

In re:  
Garnet Valentine Irving  
Debtor

Case No. 23-12611-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 22, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2024:

Recip ID	Recipient Name and Address
db	Garnet Valentine Irving, 7439 Miller Avenue, Upper Darby, PA 19082-2026
cr	+ Upper Darby Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 23 2024 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2024 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: ebnotifications@creditacceptance.com	Jan 23 2024 00:24:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: blegal@phfa.org	Jan 23 2024 00:24:00	Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101, U.S.A. 17101-1406

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2024 at the address(es) listed below:

Name	Email Address
JAMES RANDOLPH WOOD	on behalf of Creditor Upper Darby Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHAEL A. CIBIK	on behalf of Debtor Garnet Valentine Irving mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
MICHAEL I. ASSAD	on behalf of Debtor Garnet Valentine Irving mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
TOTAL: 8	

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:	)	
GARNET VALENTINE IRVING	)	
<u>Debtor(s)</u>	)	CHAPTER 13
	)	
CREDIT ACCEPTANCE CORPORATION	)	Case No.: 23-12611 (AMC)
<u>Moving Party</u>	)	
	)	
v.	)	
	)	11 U.S.C. 362
GARNET VALENTINE IRVING	)	
<u>Respondent(s)</u>	)	
	)	
SCOTT F. WATERMAN	)	
<u>Trustee</u>	)	
	)	

**ORDER APPROVING STIPULATION**

IT IS HEREBY ORDERED that the Stipulation between Credit Acceptance Corporation and the Debtor in settlement of the Motion For Stay Relief and Objection To Confirmation, and filed on or about January 18, 2024 in the above matter is APPROVED.

Dated: Jan. 22, 2024

BY THE COURT:

  
UNITED STATES BANKRUPTCY JUDGE